

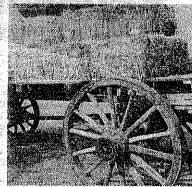
EXHIBIT A

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WHO
The Be



J&J Silo
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EXHIBIT B



**Singer
Financial
Corp.**

A PRIVATE FINANCIAL INSTITUTION
1708 Locust Street, Philadelphia, PA 19103
(215) 893-9722 Fax (215) 893-9725

April 10, 2006

Paul H. Stoss
Linda M. Stoss
1900 Germans Road
Lehigh, PA 18235

Dear Mr. and Mrs. Stoss:

Enclosed please find the Commitment letter drafted per our agreement over the telephone and Personal Financial Statement.

Please review, complete and sign the documents, retain copies for your records and return to our office along with the following documents:

- **\$500.00** check or money order payable to: Singer Financial Corp. (Retainer fee)
- Copy of Income Tax returns for 2004 and 2005
- Completed copy of the Personal Financial Statement
- Deed of the property
- Photos, appraisals of the property
- Tax map or Plot Plan

If you have any questions, please call our office.

Thank you,

Paul Singer
President
Singer Financial Corp.

PS/am
Enclosure(s)

EXHIBIT C



A PRIVATE FINANCIAL INSTITUTION
1708 Locust Street, Philadelphia, PA 19103
(215) 893-9722 Fax (215) 893-9725

April 10, 2006

Paul H. Stoss
Linda M. Stoss
1900 Germans Road
Lehigh, PA 18235

Dear Borrower:

Our Board of Directors commits to this financing subject to the following terms and conditions:

1. The loan is to be in the amount of \$375,000.00
2. The loan will be repayable within 5 years in 60 successive monthly installments of **\$4,670.00** each. The entire balance will be due in full on the 60th month. Interest rate is 12.5% per annum. The first payment will be due 30 days after settlement and monthly thereafter. The annual interest rate for this loan is computed on a 365/360 basis; that is, by applying the ratio of the annual interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal is outstanding.
3. As security for this loan, **Paul H. Stoss and Linda M. Stoss**, hereafter known as "**Borrowers**," will execute a note, an assignment of rents and a mortgage that is to be a title insured 1st mortgage lien on premises known as, **1900 Germans Road, Lehigh, PA 18235**. These documents must be executed in form and substance satisfactory to Singer Financial Corp.
4. As additional security for the loan, **Paul H. Stoss and Linda M. Stoss** hereafter also known as "**Borrowers**," will execute a UCC's and security agreement. These documents must be executed in form and substance satisfactory to Singer Financial Corp.
5. It is understood and agreed that in the event of an increase in the Prime Rate published in Wall Street Journal above 9.5% per annum at any time while the balance of this loan remains unpaid Borrower shall pay additional interest based on the following formula: Said additional interest shall be payable in the amount equal to one and one-quarter (1.25) multiplied by the amount that the Prime Rate published in Wall Street Journal, as announced from time to time during the term of this loan, exceeds 9.5 % per annum and shall be computed on a monthly basis at the maximum rate for the month to be charged on the net outstanding balance for that month. The maximum increase to be no greater than 10%. Additional interest shall be due and payable upon receipt of a statement for same. Any default in said additional interest payment when billed and not paid within 30 days shall be considered as a default on the loan.
6. It is further understood and agreed that upon maturity or default of the loan, interest shall be due at the rate of two percent (2%) per month. In the event of default and subsequent judgment, interest will continue to accrue at the default rate of interest through any foreclosure and until actual payment is made to payee.
7. Borrower agree that a late charge of ten percent (10%) per month or any part thereof of any amount in arrears will be made if such payment shall be overdue for a period of five (5) or more days from the due date. Upon nonpayment by Borrower of any installment on the date when such installment shall fall due, the entire balance of the aforesaid debt shall become due and payable, at the option of Singer Financial Corp. Financial.

8. **Borrower** agrees to pay the commitment fee of **\$25,000.00** at settlement or in 30 days from the signing of this commitment whichever comes first. If, for any reason, this deal does not come to settlement, Borrowers are still obligated to pay this commitment fee to Singer Financial Corp.

9. **Borrower** agrees to pay a legal fee of **\$1,000.00**.

10. Property appraises for value satisfactory to Singer Financial Corp.

11. Satisfactory review of title insurance.

12. This commitment represents the only covenant between **Borrower** and Singer Financial Corp.

13. This commitment expires if not executed by Borrower by **April 21, 2006**. This commitment is not assignable.

14. This commitment is subject to the execution of all loan documents in acceptable manner to Singer Financial Corp.

15. The following signatories will be bound by this commitment as aforesaid.

BY: _____
Paul Singer President
SINGER FINANCIAL CORP.

Date: _____

BY: _____
Paul H. Stoss Borrower

Date: _____

BY: _____
Linda M. Stoss Borrower

Date: _____

EXHIBIT D



A PRIVATE FINANCIAL INSTITUTION
1708 Locust Street, Philadelphia, PA 19103
(215) 893-9722 Fax (215) 893-9725

July 16, 2007

Paul H. Stoss
Linda M. Stoss
1900 Germans Road
Lehigh, PA 18235

RE: Payoff - Paul and Linda Stoss
Property: 1900 Germans Road, Lehigh, PA 18235

Dear Mr. and Mrs. Stoss,

Below is the payoff of the loan we made to **Paul H. Stoss and Linda M. Stoss** on July 18, 2006 to secure \$400,000.00.

This letter is to confirm that the payoff on or before **August 25, 2007** by **Paul H. Stoss and Linda M. Stoss** to Singer Financial Corp. is **Five Hundred Ninety One Thousand Five Hundred Ninety Four Dollars and Fifty Three Cents (\$591,594.53)**.

The amount breaks down as follows:

• Principle	\$ 404,362.88
• Interest due	\$ 98,981.65
• Late charges	\$ 28,000.00
• Legal Collection Fee	\$ 60,000.00
• Processing Fee	\$ 250.00
• *Total (on or before August 25, 2007)	\$ 591,594.53

Please note that if the payment is received after August 25, 2007 you will have to call for a new payoff figure.

Sincerely,

Paul Singer, Pres.
Singer Financial Corp.

PS/pg

* Singer Financial Corp. reserves the right to correct this payoff figure in the event of any clerical or mathematical error.
* Agreeing to this payoff by the tendering of said borrowers waive their right to contest these figures now or at any time in the future.

EXHIBIT E



A PRIVATE FINANCIAL INSTITUTION
1708 Locust Street, Philadelphia, PA 19103
(215) 893-9722 Fax (215) 893-9725

August 13, 2007

Paul H. Stoss
Linda M. Stoss
1900 Germans Road
Lehigh, PA 18235

RE: Payoff - Paul and Linda Stoss
Property: 1900 Germans Road, Lehigh, PA 18235

Dear Mr. and Mrs. Stoss,

Below is the payoff of the loan we made to Paul H. Stoss and Linda M. Stoss on July 18, 2006 to secure \$400,000.00.

This letter is to confirm that the payoff on or before September 15, 2007 by Paul H. Stoss and Linda M. Stoss to Singer Financial Corp. is Five Hundred Eighty-Eight Thousand Seven Hundred Fifty-Five Dollars and Sixty-One Cents (\$588,755.61).

The amount breaks down as follows:

• Principle	\$ 404,362.88
• Interest due	\$ 104,642.73
• Late charges	\$ 29,500.00
• Legal Collection Fee	\$ 60,000.00
• **Less the discount	\$ -(10,000.00)
• Processing Fee	\$ 250.00
• *Total (on or before September 15, 2007)	\$ 588,755.61

Please note that if the payment is received after September 15, 2007 you will have to call for a new payoff figure.

**The discount expires if full amount of payoff is not received by September 15, 2007 and is contingent upon signing of the release attached by Paul H. Stoss, Linda M. Stoss and Michael Greek, Esq.

Sincerely,

Paul Singer, Pres.
Singer Financial Corp.

PS/pg

CC: Walter Weir, Jr., Esq.

* Singer Financial Corp. reserves the right to correct this payoff figure in the event of any clerical or mathematical error.
* Agreeing to this payoff by the tendering of said borrowers waive their right to contest these figures now or at any time in the future.

EXHIBIT F

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Civil Case Parties and Dockets

Case ID: 07-2766

Case Type: JUDGMENT

Caption: SINGER FINANCIAL
CORPORATION VS PAUL H
STOSS LINDA M STOSS

Plf/Def	Party Information	Attorney Information
PLF	SINGER FINANCIAL CORPORATION	WEIR, WALTER JR ESQUIRE 23137
	1708 LOCUST ST 2 LIBERTY PLACE	1339 CHESTNUT STREET STE 500
	PHILADELPHIA PA 19103	PHILADELPHIA PA 19107
DEF	STOSS, PAUL H	Unrepresented012345
	1900 GERMANS ROAD	
	LEHIGHTON PA 18235	
DEF	STOSS, LINDA M	Unrepresented012345
	1900 GERMANS ROAD	
	LEHIGHTON PA 18235	

Filed Date	Docket Information	
2007-08-17	COMP. & CONFESS. OF JUDG. SINGER FINANCIAL CORPORATION	
2007-08-17	PRAEC FOR JUDGMENT SINGER FINANCIAL CORPORATION	
2007-08-17	JUDG ENTERED IN FAVOR OF SINGER FINANCIAL CORPORATION SINGER FINANCIAL CORPORATION \$598,755.61	
2007-08-17	NOT OF JUDG SENT (RCP236) TO PAUL H & LINDA M STOSS ALONG WITH COPY OF JUDG	
2007-08-17	AFF OF NON MILITARY SERV	
2007-08-17	CERTIFICATION OF ADDRESS	
2007-08-17	VERIFICATION SINGER FINANCIAL CORPORATION OF NO CONSUMER CREDIT TRANSACTION	
2007-08-17	VERIFICATION SINGER FINANCIAL CORPORATION OF NO RETAIL INSTALLMENT SALE	
2007-08-17	NOTICE OF RIGHT TO RECOVER ATTY FEES & COSTS & PROCEDURE TO FOLLOW STRIKE OFF/OPEN JUDG	
2007-09-19	SATISFACTION SINGER FINANCIAL CORPORATION SINGER FINANCIAL CORPORATION	
2007-09-19	CASE DISPOSED	

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Civil Case Parties and Dockets

Case ID: 07-2767
 Case Type: MORTGAGE FORECL
 SINGER FINANCIAL
 Caption: CORPORATION VS PAUL H
 STOSS LINDA M STOSS

Plf/Def	Party Information	Attorney Information
PLF	SINGER FINANCIAL CORPORATION	WEIR, WALTER JR ESQUIRE 23137
	1708 LOCUST ST 2 LIBERTY PLACE	1339 CHESTNUT STREET STE 500
	PHILADELPHIA PA 19103	PHILADELPHIA PA 19107
DEF	STOSS, PAUL H	Unrepresented012345
	1900 GERMANS ROAD	
	LEHIGHTON PA 18235	
DEF	STOSS, LINDA M	Unrepresented012345
	1900 GERMANS ROAD	
	LEHIGHTON PA 18235	

Filed Date	Docket Information	
2007-08-17	COMP IN MTG FORECLOSURE SINGER FINANCIAL CORPORATION	
2007-09-19	PRAEC TO DISCONTINUE WITH PREJUDICE	
2007-09-19	CASE DISCONTINUED WITH PREJUDICE	
2007-09-19	CASE DISPOSED	

EXHIBIT G

...sought, seeking \$5,122.00. n
5 **Confession of judgment** e
Singer Financial Corp., 1708 a
Locust St., Two Liberty Place,
A. Philadelphia, filed a complaint k
15 against Paul H. and Linda A. w
er Stoss, 1900 Germans Rd., d
s. Leighton, alleging they o
li- defaulted on a loan agreement. l
05 Sought is \$598,755.61 plus con-
tinuing interest. P
x.. **Loan default** S